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| If . . . | Then the OCC will process your application under . . . |
| (e) Your compliance rating is 3, 4, or 5. The compliance rating is the numeric rating that the OCC or the other Federal banking regulator assigned to you under the OCC compliance rating system, or a comparable rating system used by the other Federal banking regulator. The compliance rating refers to the rating assigned and provided to you, in writing, as a result of the most recent compliance examination. | Standard treatment. |
| (f) You fail any one of your capital requirements under part 167 of this chapter | Standard treatment. |
| (g) The OCC or OTS has notified you that you are an association in troubled condition . . . | Standard treatment. |
| (h) Neither the OCC nor any other Federal banking regulator has assigned you a composite rating, a CRA rating or a compliance rating. | Standard treatment. |
| (i) You do not meet any of the criteria listed in paragraphs (a) through (h) of this section | Expedited treatment. |

¹ A savings association may obtain a copy of its composite rating from the appropriate Federal banking agency.

§ 116.10 How does the OCC compute time periods under this part?

In computing time periods under this part, the OCC does not include the day of the act or event that commences the time period. When the last day of a time period is a Saturday, Sunday, or Federal holiday, the time period runs until the end of the next day that is not a Saturday, Sunday, or Federal holiday.

Subpart A—Pre-Filing and Filing Procedures

PRE-FILING PROCEDURES

§ 116.15 Must I meet with the OCC before I file my application?

(a) *Chart.* To determine whether you must attend a pre-filing meeting before you file an application, please consult the following chart:

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| If you file . . . | Then . . . |
| (1) An application for permission to organize a <i>de novo</i> Federal savings association. | You must meet with the OCC before filing your application. You must submit a draft business plan before this meeting. |
| (2) An application to convert an existing insured depository institution (other than a state-chartered savings association or a state-chartered savings bank) or a credit union to a Federal savings association. | You must meet with the OCC before filing your application. The OCC may require you to submit a draft business plan or other relevant information before this meeting. |
| (3) An application to acquire control of a Federal savings association. | The OCC may require you to meet with the OCC before filing your application and may require you to submit a draft business plan or other relevant information before this meeting. |

(b) *Contacting the OCC.* (1) You must contact the appropriate OCC licensing office a reasonable time before you file an application described in paragraph (a) of this section. Unless paragraph (a) already requires a pre-filing meeting or a draft business plan, the appropriate OCC licensing office will determine whether it will require a pre-filing meeting, and whether you must submit a business plan or other relevant information before the meeting. The appropriate OCC licensing office will also establish a schedule for any meeting and the submission of any information.

(2) All other applicants are encouraged to contact the appropriate OCC licensing office to determine whether a pre-filing meeting or the submission of a draft business plan or other relevant information would expedite the application review process.

§ 116.20 What information must I include in my draft business plan?

If you must submit a draft business plan under § 116.15, your plan must:

- (a) Clearly and completely describe the savings association's projected operations and activities;
- (b) Describe the risks associated with the transaction and the impact of this transaction on any existing activities and operations of the savings association, including financial projections for a minimum of three years;
- (c) Identify the majority of the proposed board of directors and the key senior executive officers (as defined in § 163.555 of this chapter) of the savings association and demonstrate that these